



Order Filed on April 11, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

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In Re:

Cindee L. Dupee, Louis H. Dupee,  
  
Debtors.

Case No.: 18-34025 ABA

Adv. No.:

Hearing Date: 4/10/19 @ 9:00 a.m.

Judge: Andrew B. Altenburg, Jr.

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: April 11, 2019**

  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

Debtors: Cindee L. Dupee, Louis H. Dupee

Case No.: 18-34025 ABA

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
CONFIRMATION OF DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, ABS REO Trust VI, holder of a mortgage on real property located at 1007 Louis Drive, Millville, NJ, 08332, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Nathan Van Embden, Esquire, attorney for Debtors, Cindee L. Dupee and Louis H. Dupee, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that the Secured Creditor's claim will be paid off in full through Debtor's Chapter 13 plan is broken down as follows; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** the total amount to be paid to Secured Creditor through Debtor's Chapter 13 plan is broken down as follows:

- \$10,288.37 due at the time of filing;
- \$2,110.45 interest on unpaid balance over the life of the plan (7.6%)
- Total: \$12,398.82

It is **FURTHER ORDERED, ADJUDGED and DECREED** for the duration of Debtor's Chapter 13 bankruptcy proceeding, Debtor shall pay all post-petition escrow items directly, including but not limited to property taxes and insurance, and if Debtors do not maintain these payments, Secured Creditor can advance for these items and/or seek relief from this Court by filing a certification of default; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** Upon successful completion of said payments and any additional amounts that may become due under the terms of this order and receipt of a discharge in this Chapter 13 proceeding, this lien shall be released and extinguished; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** the Secured Creditor, shall file a release of the lien with the recorder of deeds in Cumberland County for the underlying mortgage within 30 days of the completion of the plan payments, repayment of outstanding escrow advances, and receipt of discharge; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** In the event Secured Creditor fails to discharge the mortgage within the prescribed period, the Debtors and/or Debtor's counsel may record with the recorder of deeds a certified or exemplified copy of this

order, along with a copy of the bankruptcy discharge order, which shall have the same force and effect of a discharge of mortgage.

It is **FURTHER ORDERED, ADJUDGED and DECREED** Secured Creditor's objection to confirmation is hereby resolved.